

MRQ 0000980930

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 13, 2005, Bobby A. Davis, a/k/a Bobby A. Dvais and Cathy S. Davis, Husband and Wife, executed a certain deed of trust to George Roach, Trustee for the benefit of Morequity, a division of AIG FSB which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,259 at Page 423, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

The following described property situated in the County of DeSoto, State of Mississippi as follows to-wit:

Lot 49, Section "A", REVISED, GREENBROOK SUBDIVISION, in Section 19, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 8, Pages 53 and 54, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, MorEquity, Inc. pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, MorEquity, Inc., the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

Shapiro

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 26th day of March, 2009.

MorEquity, Inc.

Kenneth R Scheller

By: Kenneth R Scheller

Its: Asst. Vice President

STATE OF Indiana
COUNTY OF Vanderburgh

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 26th day of March, 2009, the within named Kenneth R Scheller who acknowledged that (s)he is Asst. Vice President of MorEquity, Inc., and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

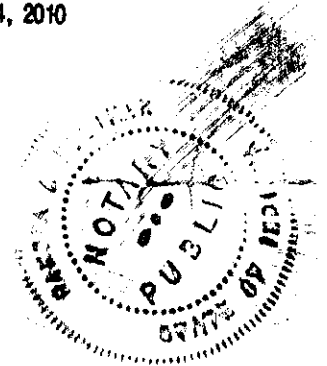
My commission expires:

Ramona Kleiman
Notary Public



RAMONA KLEIMAN
Resident of Vanderburgh County, IN
Commission Expires: September 24, 2010

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive
Suite B
Jackson, MS 39216
(601)981-9299
S&M# 09-102392



Index: Lot 48, Sec. A, Greenbrook S/D, Sec. 19, T-1-S, R-7-W, Southaven, DeSoto Co/MS